

EXHIBIT 6

JEWISH COMMUNITY STUDY OF NEW YORK: 2011

SPECIAL REPORT ON POVERTY

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of New York

**In Consultation With
Metropolitan Council on Jewish Poverty**

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UJA-Federation of New York

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1. The scale of Jewish poverty in the eight-county New York area — the Bronx, Brooklyn, Manhattan, Queens, Staten Island, Nassau, Suffolk, and Westchester — is immense. More than 560,000 people — 32% of all people living in Jewish households in the eight counties — live in nearly 200,000 poor and near-poor Jewish households.

- One in five New York-area Jewish households is poor.
- One in 10 New York-area Jewish households is near poor.
- Of all people living in the New York area, one in four lives in a poor household, compared with one in five people living in a poor Jewish household.
- 45% of the children in Jewish households live in poor or near-poor households.
- More Jewish people are affected by poverty in the New York area than there are Jews living in any Jewish community in the United States (with the possible exception of Los Angeles, which has not had a recent study).
- In New York City, nearly one in four Jewish households is poor.

2. Over the past 20 years, Jewish poverty has grown much faster than the Jewish community as a whole. It is highly likely that the growth in poverty within the past nine years has accelerated over the last three years as a result of the recession of 2008.

- There are twice as many people living in poor Jewish households today as there were in 1991.
- This enormous growth has occurred during a period when the number of people in all Jewish households increased by only 14%.

3. There are many faces to the Jewish poor — no one social characteristic explains poverty to the exclusion of others. But it is also true that poverty is not distributed randomly across the Jewish community in 2011.

- Life cycle is associated with poverty.
 - Households with children under 18 are more likely to be poor or near poor.
 - Households with seniors are more likely to be poor.
 - Households that include someone who is divorced, separated, or widowed are more likely to be poor or near poor.
- Education and employment are associated with poverty.
 - Households where no one has more than a high school diploma are more likely to be poor.
 - Households where no one has a bachelor's degree are more likely to be poor or near poor.

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- Poverty is more prevalent among some national origins and religious groups.
 - A household with a respondent from the former Soviet Union is more likely to be poor or near poor.
 - A Hasidic household is more likely to be poor or near poor.
- 4. Not only has poverty in the Jewish community increased, but there have also been significant changes in the composition of Jewish poverty since 2002.**
- The percentage of poor Jewish households with children has increased.
 - The percentage of poor Jewish households with seniors has decreased.
 - There has been a decrease in the percentage of respondents in poor households from the former Soviet Union.
 - There are more poor households with low educational attainment.
- 5. Poverty remains concentrated in a small number of identifiable groups, each with its own challenges and needs. Some households in each group are affected by more than one source of poverty. But no one type of Jewish household predominates in the bleak landscape of poverty.**
- The largest group of poor Jewish households in the New York area is Russian-speaking seniors.¹ This group also has the highest incidence — percent of households in the group who are poor — of poverty of any group in the New York Jewish community. With little or no work history in the United States, few in this group are able to access Social Security; and although many qualify for and obtain SSI, this entitlement does not provide an adequate income to meet basic needs, adding to the challenge of how to cope with the twin burdens of aging and poverty. Most Russian-speaking senior households are located in Brooklyn.
 - Hasidic households have the second-largest number of poor households and the third-highest incidence of poverty of any group. They also rank near the top in the number of near poor and the incidence of near poverty. Contrary to conventional wisdom, most poor Hasidic households do have at least one person working full-time. They are seriously constrained by low levels of secular education. Many but not all poor Hasidic households are large families. Virtually all Hasidic households live in a few neighborhoods in Brooklyn, reflecting the insularity of Hasidic communities. The large number of children in poor Hasidic families has undoubtedly contributed to the increase in the number of people in poverty.

1. The *Jewish Community Study of New York: 2011 Comprehensive Report* presents groups in poverty in a different rank order, based on the number of people in poor Jewish households. When ranked by number of people, Orthodox households (excluding Russian speakers and seniors) — primarily, though not exclusively, large families — are the largest group in poverty, followed by Russian speaking households with a senior age 65 and over; other non-Russian-speaking seniors ages 65 and over rank third. This report uses households as the primary unit of analysis as it is the unit most relevant for policymakers.

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- **Senior households that are not Russian-speaking rank third in the number of poor Jewish households and rank first in the number of near-poor Jewish households.** The incidence of poverty and near poverty is relatively low for this group, reflecting the fact that most seniors that are not Russian-speaking are neither poor nor near poor. Households with seniors that are not Russian-speaking are relatively dispersed geographically, with concentrations in Brooklyn, Manhattan, the Bronx, Queens, and Nassau.
- **Russian-speaking households that do not include seniors rank second in the number of near-poor Jewish households and fifth in the number of poor Jewish households.** The incidence of near poverty is also the second highest of any group. While many Russian-speaking households that do not include a senior have made substantial economic strides, many have not. Unlike poor Hasidic households, where most households have at least one person employed full-time but have very low levels of secular education, poor Russian-speaking households without seniors have high levels of secular education and fewer than half in which at least one person is employed full-time or is self-employed.
- **Of households that include a person with a disability who is unable to work, more than half are poor. Nearly 40% of single-parent households are poor or near poor.** While these groups are not as numerous as others, the high percentage within these groups that are poor or near poor is striking.
- **There are households that fall into none of these categories that are poor and near poor.** Unemployed or underemployed households — households that are neither Russian-speaking or Hasidic nor include seniors, those with disabilities, or single parents — are the fourth most numerous group of poor Jewish households. Some have low levels of education; others are poor or near poor with no obvious characteristic that one would expect to be related to poverty or near poverty. These households are found all over the New York area, with larger concentrations in Brooklyn and Manhattan and smaller concentrations in the Bronx and Queens.

6. Public benefits are a crucial element in the support system of poor Jewish households.

- Three out of four poor Jewish households and half of all near-poor Jewish households receive at least one of eight public benefit programs.
- The SNAP program (formerly food stamps) is the public benefit most widely used by poor Jewish households.

7. Poor and near-poor households are much more likely to seek human-service assistance and are more likely to have difficulty accessing the services they seek than households that are not poor.

- Half of the poor and near-poor households sought help for one of six types of services, compared with 36% of households that are not poor.
- Both poor and near-poor households most frequently sought services for a household member's serious or chronic illness. The second most frequently sought service for poor households was for help with food or housing; the second most frequently sought service by near-poor households was for help in finding a job or choosing an occupation.

8. Poor and near-poor Jewish households are concentrated in New York City, but the numbers are growing in the three suburban counties. Within New York City, poverty is concentrated in Brooklyn.

- 90% of poor Jewish households and 84% of near-poor Jewish households are located in New York City.
- The number of poor Jewish households in the suburbs has increased 86% since 2002, albeit from a very small base of 7,300 households in 2002.
- Two out of three poor Jewish households in New York City are in Brooklyn.

9. The very large number of poor Jewish households and the rapid growth in the number of these households over the past nine years should not obscure the fact that in the United States at the beginning of the 21st century, poverty does not typically mean extreme deprivation. At the same time, poverty represents a real struggle.

- Of particular concern is the 14% of the poor and 9% of the near poor who say they cannot make ends meet. In the most affluent society in history, this should not be acceptable.
- The vast majority of the poor and near poor say they are just managing to make ends meet.
- In addition, 25% of those who are not poor say they are just managing to make ends meet.

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Implications

A statement in the executive summary of the *Jewish Community Study of New York: 2011 Comprehensive Report* bears repeating: “The sheer scale of needs associated with being poor or near poor dwarfs the resources of even the largest Jewish community in the United States. One is tempted to believe that the scale of need is so vast that the Jewish community should abandon this field to others.”²

Yet since the earliest days of Jewish communal life in New York, the organized Jewish community has accepted its responsibilities to care for those in need. Even since the New Deal, when the federal government took on the primary role of providing a societal safety net, the Jewish community has been active in providing philanthropic support and services for poor and near-poor Jews.

The numbers of poor and near-poor Jewish households, the enormous increase in the number of these households over the past 20 years, and the diverse groups affected by poverty create an imperative for an extraordinary response — from government, the voluntary sector, the philanthropic sector, and all segments of society. These findings suggest that the organized Jewish community needs to take a hard look at current planning, advocacy, service delivery, and resource investment.

Questions that the organized Jewish community needs to ask include:

1. Does the current strategy of the organized Jewish community for responding to poverty need to be re-examined in light of the enormous growth of poverty in the Jewish community? Is the current strategy sufficiently integrated and comprehensive, or is the approach too piecemeal? Are Jewish communal organizations successfully and efficiently leveraging the full array of resources available to respond to poverty?
2. The primary responsibility for combating poverty rests with people themselves and with government; nevertheless, is there more we can do to harness the economic might and educational capacity of the New York Jewish community to help people climb out of poverty?
 - How can community-wide leadership most effectively engage leaders from within multiple Hasidic communities in a joint effort to upgrade secular education and job skills in culturally sensitive ways?
 - What can be done to more effectively engage leadership from outside and within the Russian-speaking community to provide jobs and training?

² UJA-Federation of New York. 2012. “Executive Summary,” in *Jewish Community Study of New York: 2011 Comprehensive Report*, 25. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/196901>.

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3. Food, housing, jobs, services for people with disabilities, and transportation for seniors emerge as key areas of need for poor Jewish households. Can these findings be used to help frame future thinking about Jewish communal service priorities in helping the poor and near poor?
4. How can the findings in this report further energize our advocacy efforts in the public arena and help focus efforts on the most important needs of the poor and near poor? Can we use the sense of urgency this report is likely to engender to motivate more sectors of community leadership to engage in a limited number of advocacy areas?
 - Responses from study participants suggest that low-income housing, transportation for seniors, and child care and other support for single parents could be areas where more public investment is needed.
5. As we re-examine how the philanthropic sector can most effectively complement the assistance provided by government, where should we target our efforts? Should we focus philanthropic resources to help poor Russian-speaking seniors, for whom neither increasing employment nor advocacy for public benefits for which they may not be eligible are especially relevant?

Conclusion

In the end, poverty is about the daily struggles of hundreds of thousands of people trying to get by.

There is no substitute for compassion and professionalism, for leadership, resources, and vision. Reliable data such as that found in this report also helps to heighten awareness of the breadth and depth of Jewish poverty, illuminate important strategic choices facing communal leadership, and provide a more data-driven framework for communal decision making.

CHAPTER 1 | INTRODUCTION

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Purpose and Focus of This Report

The purpose of this report is to present a comprehensive picture of Jewish poverty in the eight-county New York area. The information in this report is drawn from the Jewish Community Study of New York: 2011, commissioned by UJA-Federation of New York. About every 10 years, UJA-Federation commissions a survey of New York-area Jewish households to learn more about the size, demographics, social and economic characteristics, human-service needs, and Jewish connections of the Jewish community.

This report provides information on Jewish households, Jews, and people living in Jewish households who are poor or near poor in the New York area: the Bronx, Brooklyn, Manhattan, Queens, Staten Island, Nassau, Suffolk, and Westchester. The primary focus of this report is on poor Jewish households, with less emphasis on poor Jews or people in poor Jewish households. Poverty is defined by attributes of households — income and number of people — not by attributes of individuals. All of the individuals in a particular poor household are affected by what happens to them as a single economic unit.

Definitions

In the Jewish Community Study of New York: 2011, a household is defined as a Jewish household if it includes one or more Jewish adults ages 18 and over. A Jewish adult is someone who self-identifies as a Jew or as partially Jewish with a Jewish parent, excluding messianic Jews. People in Jewish households include both Jews and non-Jews; typically a non-Jew in a Jewish household is a spouse or partner or a child not being raised as a Jew.

In this report, *Jewish poverty* is used to refer to the poverty of Jewish households, Jews, or people in Jewish households. There is no inference that there is something qualitatively different about Jewish poverty compared with the poverty of other groups.

A poor household is a household whose annual income is less than 150% of the 2010 federal poverty guideline, rounded off to the nearest hundred dollars and slightly modified for one- or two-person households with a senior resident. A near-poor household is a household whose annual income is between 150% and 250% of the 2010 federal poverty guideline, rounded off to the nearest hundred dollars. These levels are used because there is widespread agreement that 100% of the federal poverty guideline underestimates poverty in an urban area like New York, and 150% of the federal poverty guideline is in the range of several alternative measures of poverty that are gaining acceptance. It also makes the data comparable with the last study in 2002.³

Both the poor and the near poor are part of the story of Jewish poverty in the New York area. Many believe that the plight of the near poor is as serious as that of the poor. Those living below 150% of the official federal poverty line are much more likely to be eligible for benefits and services than those who are just above the poverty line.

³ For a full explanation of this poverty definition and the rationale for this choice of a poverty standard, see Appendix A: Concepts and Measures of Poverty.

This poverty level — 150% of the federal poverty guideline — is hardly a luxurious level. For example, a family of four is poor if its annual income is below \$33,000; a near-poor family of the same size earns between \$33,000 and \$55,000 a year. The following exhibit shows the poverty criterion based on 150% of the federal poverty guideline.

Exhibit 1-1: Criteria for Defining Poor and Near-Poor Jewish Households, Eight-County New York Area, 2011

Number of People in Household	Income Level	Income Level
	Poor Jewish Households	Near-Poor Jewish Households
One Person — senior	<\$15,000	\$15,000 to \$26,000
One Person — not senior	<\$16,500	\$16,500 to \$28,000
Two People — at least one senior	<\$19,000	\$19,000 to \$32,000
Two People — no seniors	<\$21,000	\$21,000 to \$36,000
Three People	<\$27,000	\$27,000 to \$45,000
Four People	<\$33,000	\$33,000 to \$55,000
Five People	<\$38,000	\$38,000 to \$64,000
Six People	<\$44,000	\$44,000 to \$73,000
Seven People	<\$50,000	\$50,000 to \$83,000
Eight People	<\$55,000	\$55,000 to \$92,000
Nine or More People	<\$61,000	\$61,000 to \$100,000

Overview: Poor and Near-Poor Jews in the Eight-County New York Area

Altogether, 564,900 people live in poor and near-poor Jewish households. There are many more poor Jewish households, poor Jews, and people in poor Jewish households than there are near-poor Jewish households, near-poor Jews, or near-poor people in Jewish households.

- 129,900 Jewish households are poor.
- 308,400 Jews live in poor households.
- 361,100 people (including non-Jews) live in poor Jewish households.
- 66,200 Jewish households are near poor.
- 178,300 Jews live in near-poor households.
- 203,800 people (including non-Jews) live in near-poor Jewish households.

Exhibit 1-2: Jewish Households, Jews, and People in Jewish Households, by Poverty Status, Eight-County New York Area, 2011⁴

	Jewish Households		Jews		People in Jewish Households	
	Number	Percent	Number	Percent	Number	Percent
Poor	129,900	19%	308,400	20%	361,100	20%
Near Poor	66,200	10%	178,300	12%	203,800	12%
Not Poor	476,400	69%	1,010,200	66%	1,158,500	65%
Poverty Status Not Known ⁵	21,800	3%	41,200	3%	45,600	3%
Total	694,200	100%	1,538,000	100%	1,769,000	100%

Jewish Poverty Since 1991

There has been dramatic growth in the number of poor Jewish households in the New York area over the past 20 years. In 1991, there were a little more than 70,000 poor Jewish households; today, there are about 130,000 such households.^{6,7}

The increase in the number of people living in poor Jewish households over this time period is even more dramatic. In 1991, there were about 180,000 people living in poor Jewish households; twenty years later, this number has soared to more than 360,000 — a 100% increase.

The disturbing increase in Jewish poverty noted in 2002 has continued over the past nine years.⁸ For *poor Jewish households*, the increase in poverty in the 11 years between 1991 and 2002 (41%) was greater than the increase in the past nine years (26%). The increase for *poor Jews* and for *people in poor Jewish households* was greater in the past nine years than in the previous 11 years (see exhibit 1-3).

⁴ In this and all subsequent exhibits, figures may not add to exactly 100% or to column totals due to rounding.

⁵ The poverty status of 3% of Jewish households is not known because these households shared income information insufficiently detailed to make a poverty-status designation.

⁶ UJA-Federation of New York. 1993. *1991 New York Jewish Population Study*. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/jewish-community-study-2002>.

⁷ Change is not reported for the near poor as there was no comparable measure in 2002 and no measure in 1991.

⁸ UJA-Federation of New York. 2004. *Jewish Community Study of New York: 2002 Report on Jewish Poverty*. New York: UJA-Federation of New York. Available as PDF at http://www.ujafedny.org/assets/documents/PDF/who-we-are/community-study-02/PovertyReport04_Pg43correct.pdf.

The greater increase in the rate of poverty among *people* in poor Jewish households compared with Jewish *households* may be attributable to the growth in the Hasidic community, which includes the largest households.⁹ While the 2002 study did not differentiate Hasidic from other Orthodox households, the greater increase in poverty among *people* in poor Orthodox households (93%) than the increase in poverty among Orthodox *households* (60%) over the past nine years suggests that large, poor Hasidic households are the reason for the extraordinary increase in people living in poor Jewish households in the New York area.

The increase in poverty has also been particularly dramatic among non-Jews in Jewish households. Whereas in 1991 only 10,000 non-Jews in Jewish households were poor, by 2011 more than 50,000 non-Jews live in poor Jewish households — a fivefold increase.

While there is no data to measure change within the past nine-year period, it is highly likely that the growth in poverty accelerated during the last three years as a result of the Great Recession of 2008.

Exhibit 1-3: Change in Jewish Poverty, 1991–2011, Eight-County New York Area

	1991	2002	2011	Percent Change 1991–2002	Percent Change 2002–2011
Poor Jewish Households	73,000	103,200	129,900	41%	26%
Jewish Households	638,000	643,100	694,200	<1%	8%
Poor Jewish Households as a Percent of All Jewish Households	11%	16%	19%	NA*	NA*
Poor Jews	169,500	226,000	308,400	33%	36%
Jews	1,420,000	1,412,400	1,538,000	<1%	9%
Poor Jews as a Percent of All Jews	12%	16%	20%	NA*	NA*
People in Poor Jewish Households	179,500	244,000	361,100	36%	43%
All People in Jewish Households	1,554,000	1,667,500	1,769,000	7%	6%
People in Poor Jewish Households as a Percent of All People in Jewish Households	12%	15%	20%	NA*	NA*

* Not applicable.

⁹ In the 2011 survey, Orthodox respondents were asked to self-define their type of Orthodoxy, choosing among “Modern Orthodox,” “Yeshivish,” “Hasidic,” or “other.” This was not asked in 2002, so comparisons over time can only be made for the Orthodox as a whole, not for subgroups within.

Income and Poverty

As one might expect from an inspection of the poverty criteria (exhibit 1-1), virtually all poor households have annual incomes below \$50,000. Only households with eight or more people could be poor with an income exceeding \$50,000, and there are few such households. Even for near-poor households, nearly nine out of 10 have incomes below \$50,000.

Nine out of 10 households whose poverty status is not known have incomes below \$50,000. While the poverty status of only 3% of Jewish households is not known, the high percentage of households in this category that have low incomes suggests that the estimate of poor and non-poor Jewish households may be slightly conservative.

Exhibit 1-4: Poverty Status by Income, Jewish Households, Eight-County New York Area, 2011

Income	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less Than \$50,000	128,800	99%	58,300	88%	85,400	18%	19,300	89%
\$50,000–\$99,999	1,100	1%	7,900	12%	179,500	38%	2,500	11%
\$100,000 or More	NA*	NA*	<100	<1%	211,600	44%	<100	<1%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

* Not applicable.

Subjective Financial Assessment and Poverty

People who are poor are most likely to report that they cannot make ends meet — 14% compared with 9% of the near poor and only 2% of those who are not poor. Among both the poor and the near poor, more than three in five report that they are just managing to make ends meet. But the poor and near poor do not have a monopoly on economic stress: more than 100,000 households that are neither poor nor near poor report that they are just managing to make ends meet.

One in five poor and near-poor households report that they have enough money, and a few even report that they have some extra money. It is possible that some of these households have resources that they do not consider income — for example, they are living off assets or are receiving support from family members or communal support systems. Others may be reflecting their willingness to forgo financial well-being in order to respond to spiritual or religious values; still others may be too proud to indicate that they are having difficulty managing to make ends meet.

Exhibit 1-5: Subjective Assessment of Financial Situation by Poverty Status, Jewish Households, Eight-County New York Area, 2011¹⁰

Financial Situation	Number	Poor		Near Poor		Not Poor		Poverty Status Not Known	
		Percent	Number	Percent	Number	Percent	Number	Percent	
Cannot Make Ends Meet	17,100	14%	5,700	9%	6,700	2%	1,000	5%	
Just Managing to Make Ends Meet	78,800	62%	41,400	66%	108,300	25%	9,100	44%	
Have Enough Money	26,900	21%	13,000	21%	166,400	39%	7,500	36%	
Have Some Extra Money	3,400	3%	1,700	3%	91,900	21%	2,300	11%	
Well-Off	600	<1%	700	1%	58,100	14%	1,100	5%	
Total¹¹	126,800	100%	62,500	100%	431,500	100%	21,000	100%	

Poverty in the General Community and the Jewish Community

Jewish poverty in New York does not exist in a vacuum; it is subject to many of the same forces affecting the poverty experience of other residents of the New York area, such as the global recession and the resulting era of low wages and low economic growth paired with high unemployment.

According to the United States Census Bureau's American Community Survey (ACS), more than 2.9 million people in the eight-county New York area live in households with incomes under 150% of the federal poverty guideline.¹² In percentage terms, this equals 25% of all people in the area. Thus the rate of poverty in the general community is somewhat higher than it is in the Jewish community: 25% in the general community compared with 20% in the Jewish community.

In 2005, the earliest year for which comparable data is available, there were more than 2.6 million people at this poverty level — or 23% of all people in the area, compared with 25% in 2010. From 2002 to 2011, the percentage of people living in poor Jewish households has increased from 15% to 20%.

In the general community as well as in the Jewish community, it is highly likely that the recession of 2008 has had a serious impact on the increase in poverty.

¹⁰ Not included in the totals are 52,500 households that did not report their subjective financial situation, including 3,100 that are poor and 3,700 that are near poor.

¹¹ In this and subsequent exhibits, the totals do not equal the total number of households of each poverty status because of missing cases due to no responses.

¹² U.S. Census Bureau. 2010. "Table C1.7002: Ratio Of Income To Poverty Level In The Past 12 Months." *American Community Study 2010*. Available as PDF at http://www.census.gov/acs/www/data_documentation/special_data_release.

Exhibit 1-6: People in Poor and Other Households, All Households and Jewish Households, Eight-County New York Area, 2011

Households	People in All Households		People in Jewish Households	
	Number	Percent	Number	Percent
Poor	2,906,800	25%	361,100	20%
Other ¹³	8,872,700	75%	1,407,900	80%
Total	11,779,500	100%	1,769,000	100%

Poverty in the General Community: New York City and Suburban Counties

In both the general community and the Jewish community, the prevalence and percentage of poverty is much greater in New York City than in the three suburban counties. In the general community, 21% of the people in the eight counties live in poor households in New York City and only 4% live in poor households in the three suburban counties; similarly in the Jewish community, 19% of the people living in Jewish households in the eight counties live in poor households in New York City, compared with 2% who live in poor households in the suburbs (exhibit 1-7).

In fact, the concentration of poverty in New York City is slightly greater in the Jewish community than in the general community: in the general community, 85% of the poor live in New York City; in the Jewish community, 92% of the poor live in New York City (exhibit 1-8).

Exhibit 1-7: New York City and Suburban Counties, People in Poor and Other Households, People in All Households and in Jewish Households, 2011

Households		People in All Households		People in Jewish Households	
		Number	Percent	Number	Percent
New York City	Poor	2,483,700	21%	333,000	19%
	Other	5,578,000	47%	907,100	51%
	Subtotal	8,061,700	68%	1,240,200	70%
Nassau, Suffolk, and Westchester	Poor	423,100	4%	28,100	2%
	Other	3,294,700	28%	500,800	29%
	Subtotal	3,717,700	32%	528,800	30%
Total Eight-County Area		11,779,500	100%	1,769,000	100%

¹³ Includes near-poor and not-poor Jewish households and Jewish households whose poverty status is not known.

Exhibit 1-8: People in Poor and Other Households, New York City and Suburban Counties, All Households and Jewish Households, 2011

Households		People in All Households		People in Jewish Households	
		Number	Percent	Number	Percent
Poor	New York City	2,483,700	85%	333,000	92%
	Nassau, Suffolk, and Westchester	423,100	15%	28,100	8%
	Subtotal	2,906,800	100%	361,100	100%
Other	New York City	5,578,000	63%	907,100	64%
	Nassau, Suffolk, and Westchester	3,294,700	37%	500,800	36%
	Subtotal	8,872,700	100%	1,407,900	100%

Concluding Comment

The sheer scale of Jewish poverty in the New York area is overwhelming. Poverty continues to grow at an alarming rate, and there is no solace in the fact that the poverty rate is even higher in the community at large. These realities lead some to denial and others to despair.

Those in denial simply say that everyone knows there can't possibly be so many poor Jews; the data presented in this report clearly refutes this perception. Others argue that respondents are under-reporting their incomes. There is no hard evidence, but several factors suggest that under-reporting is minimal. First, there is no incentive for respondents to understate their incomes in an anonymous, nongovernmental survey. Second, Jews from the former Soviet Union are among those most severely affected by poverty (see chapter 4); the poverty of Jews in and from the former Soviet Union is well documented. Third, there is substantial anecdotal and qualitative evidence of real economic hardship in the Jewish community. Many people struggle to make choices between food and paying for day school tuition. Seniors and people with disabilities face the heartrending choice to pay rent or buy medicine or health aids not covered by insurance.

Still others argue that many low-income respondents, particularly the elderly, have substantial assets. While this may be true of some, that it is widespread is extremely unlikely. Data on home ownership, as seen in chapter 2, suggests that most poor households do not own their own homes. Most seniors are not poor; of those who are, a substantial portion are from the Soviet Union.

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Others respond with a sense of hopelessness to the overwhelming numbers of the poor and near poor and the downward spiral of increasing poverty. Yet a great deal is being done to mitigate the effects of poverty — by the government, the Jewish community, and the nonsectarian nonprofit sector. More needs to be done, but efforts to ameliorate the effects of poverty must be targeted to better understand the nature of poverty in the Jewish community.

In the following chapters, we will go beyond the overall numbers of the Jewish poor to consider which social characteristics seem to be most connected to poverty. What groups bear a disproportionate share of the burden of poverty? What public benefits are being used? What types of human services are poor people accessing? Where do the poor and near poor live?

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This chapter focuses on the relationships between poverty and social characteristics of New York's Jewish households. Is the age distribution, household composition, marital status, or household-size distribution of poor households like or unlike the distribution of these characteristics for near-poor and not-poor households? Do we expect poor Jewish households to resemble near-poor or not-poor households in secular education, employment status, home ownership, place of birth, years in New York, racial composition, and religious denomination? In both predictable and surprising ways, the profile of poor households is quite different from that of households that are not poor. Where comparable data exists, changes since 2002 add more perspective to the portrait of the current contours of Jewish poverty.

Age and Poverty

Poverty is based on *household* income; age relates to individual *people* in households. So it makes sense to examine the relationship between age and income by focusing on both people in Jewish households and the age composition of households.

People in poor or near-poor Jewish households are much more likely to be children under 18 than people in households that are not poor (exhibit 2-1).

- 33% of people in poor Jewish households are children under 18.
- 30% of people in near-poor Jewish households are children under 18.
- 19% of people in Jewish households that are not poor are children under 18.

People in poor Jewish households are slightly more likely to be ages 65 and over than people in households that are not poor.

- 23% of people in poor Jewish households are 65 and over.
- 14% of people in near-poor Jewish households are 65 and over.
- 20% of people in households that are not poor are 65 and over.

People in near-poor Jewish households are a little more likely to be young adults ages 18 to 34 than people in either poor or not-poor Jewish households.

- 18% of people in poor Jewish households are ages 18 to 34.
- 23% of people in near-poor Jewish households are ages 18 to 34.
- 19% of people in Jewish households that are not poor are ages 18 to 34.

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**Exhibit 2-1: Age Distribution, People in Jewish Households, by Poverty Status,
Eight-County New York Area, 2011**

People in Jewish Households								
Age	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0-5	45,800	13%	21,900	11%	60,400	5%	1,300	3%
6-12	45,500	13%	21,600	11%	83,900	7%	3,200	7%
13-17	28,600	8%	17,000	8%	72,800	6%	1,600	4%
18-34	65,500	18%	46,300	23%	219,000	19%	11,000	24%
35-44	27,000	8%	20,400	11%	137,100	12%	6,300	14%
45-54	29,000	8%	25,200	12%	158,500	14%	3,700	8%
55-64	35,100	10%	23,900	12%	196,200	17%	5,700	12%
65-74	33,800	9%	9,300	4%	98,000	8%	4,600	10%
75 and Over	50,700	14%	18,100	9%	132,400	11%	8,300	18%
Total	361,100	100%	203,800	100%	1,158,200	100%	45,600	100%

Over the past nine years, the percentage of people in poor Jewish households that are children has gone up from 24% in 2002 to 33% in 2011. At the same time, the percentage of older adults ages 65 and over in poor Jewish households has gone down from 31% in 2002 to 23% in 2011. While both ends of the age spectrum remain associated with poverty, the relative position of children and older adults has been reversed — children now account for the larger share of people in poor Jewish households.

Exhibit 2-2: Change in Percent of People in Poor Jewish Households, by Age, Eight-County New York Area, 2002–2011

Age	Percent		Change in Percent
	2002	2011	2002–2011
0–17	24%	33%	+9%
18–34	18%	18%	0%
35–64	27%	25%	-2%
65–74	15%	9%	-6%
75 and Over	16%	14%	-2%
Total	100%	100%	

Household Composition and Poverty

A slightly different picture emerges if one looks at households instead of individuals (exhibit 2-3). A higher proportion of households with children are near poor (35%) rather than poor (28%); yet a slightly higher proportion of children under 18 live in poor households (33%) than in near-poor households (30%) (exhibit 2-1). This is because households with more children are more likely to be poor than households with fewer children. Therefore, more children are poor than near poor, but more households with children are near poor than poor.

In the case of older adults ages 65 and over, both the individual lens and the household lens yield results that are similar: in both cases, older adults are a higher percentage of the poor than of the near poor or those who are not poor.

Since 2002, the percentage of poor households with children has gone up by 6% and the percentage of poor households with seniors ages 65 and over has gone down by 7% (exhibit 2-4), which is parallel to the results for individuals by age (exhibit 2-2).

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Exhibit 2-3: Household Composition, by Poverty Status, Eight-County New York Area, 2011

Household Composition	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Households With Children Ages 17 and Younger ¹⁴	36,700	28%	23,300	35%	111,300	23%	3,700	17%
Households With Only Adults Ages 18 to 64	37,200	29%	25,200	38%	207,200	44%	8,700	40%
Households With Seniors Ages 65+ (no children 17 and younger)	55,900	43%	17,600	27%	158,000	33%	9,400	43%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

Exhibit 2-4: Change in Household Composition, Poor Jewish Households, Eight-County New York Area, 2002–2011

Household Composition	Percent		Change in Percent 2002–2011
	2002	2011	
Households With Children Ages 17 and Younger	22%	28%	+6%
Households With Only Adults Ages 18 to 64	29%	29%	0%
Households With Seniors Ages 65+ (no children 17 and younger)	50%	43%	-7%
Total	100%	100%	

¹⁴ Included in this group are the 3% of households with seniors that also include children ages 17 and younger.

Marital Status and Poverty

The percent of the poor and near poor who are divorced, separated, or widowed is much higher than the percent of those who are not poor: 32% of the poor are separated, divorced, or widowed, compared with 28% of the near poor and only 20% of those who are not poor. Poverty is more prevalent among those who are widowed (exhibit 2-5).

Conversely, a lower percentage of the poor are currently married: 46% of the poor compared with 55% of those who are not poor. Singles — those who have never married — are equally represented among the poor, the near poor, and those who are not poor.

Changes in the relationship of marital status since 2002, examined in exhibit 2-6, are relatively modest. The only significant change is in the percentage of the poor who are widows; though remaining high in 2011, this percentage has gone down from 24% of poor respondents in 2002 to 17% in 2011.

Exhibit 2-5: Marital Status of Respondents, by Poverty Status, Eight-County New York Area, 2011

Marital Status	Respondents						Poverty Status	
	Poor		Near Poor		Not Poor		Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Never Married	25,200	19%	12,200	18%	98,700	21%	5,900	28%
Living Together	3,400	3%	2,500	4%	20,800	4%	1,200	6%
Married	59,800	46%	33,300	50%	259,600	55%	7,500	35%
Separated	6,600	5%	1,700	3%	7,000	2%	<100	<1%
Divorced	12,400	10%	9,300	14%	33,400	7%	2,900	13%
Widowed	22,200	17%	7,100	11%	50,600	11%	3,900	18%
Total	129,700	100%	66,200	100%	470,100	100%	21,500	100%

Exhibit 2-6: Change in Percent of People in Poor Jewish Households, by Marital Status, Eight-County New York Area, 2002–2011

Marital Status	Percent		Change in Percent
	2002	2011	2002–2011
Never Married	16%	19%	+3%
Living Together	1%	3%	+2%
Married	49%	46%	-3%
Separated	2%	5%	+3%
Divorced	9%	10%	+1%
Widowed	24%	17%	-7%
Total	100%	100%	

Household Size and Poverty

The number of people in a household is related to poverty, in particular among large and small households. The percentage of poor households that include seven or more people (10%) is higher than the percentage of large near-poor households (6%) and significantly higher than the percentage of not-poor households (less than 3%). Single-person households — including substantial numbers of seniors living alone — are 37% of poor households, compared with 25% of the near poor and 30% of those that are not poor (exhibit 2-7).

Near-poor households are much more frequent among four- to six-person households (30%) than either poor households (15%) or households that are not poor (19%).

The past nine years also has seen a doubling of the percent of poor households with five or more people, from 9% in 2002 to 18% in 2011 (exhibit 2-8).

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Exhibit 2-7: Household Size, by Poverty Status, Eight-County New York Area, 2011

Household Size	Households						Poverty Status	
	Poor		Near Poor		Not Poor		Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
One	47,700	37%	16,500	25%	140,500	30%	7,500	34%
Two	39,000	30%	20,300	31%	171,300	36%	9,200	42%
Three	11,800	9%	5,200	8%	65,200	14%	2,600	12%
Four	8,700	7%	7,500	11%	56,900	12%	1,500	7%
Five	5,400	4%	8,100	12%	23,500	5%	300	1%
Six	4,600	4%	4,900	7%	8,300	2%	500	2%
Seven	3,400	3%	800	1%	6,000	1%	100	<1%
Eight	4,000	3%	1,100	2%	3,200	1%	100	<1%
Nine or More	5,200	4%	1,700	3%	1,700	<1%	<100	<1%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

Exhibit 2-8: Change in Household Size, Poor Jewish Households, Eight-County New York Area, 2002–2011

Household Size	2002	Percent	Change in Percent
		2011	2002–2011
One	39%	37%	-2%
Two	30%	30%	0
Three	11%	9%	-2%
Four	12%	7%	-5%
Five	2%	4%	+2%
Six	2%	4%	+2%
Seven	2%	3%	+1%
Eight	1%	3%	+2%
Nine or More	2%	4%	+2%
Total	100%	100%	

Educational Attainment and Poverty¹⁵

Not surprisingly, there appears to be a very strong relationship between secular educational attainment and poverty. In two out of five poor households, neither the respondent nor a spouse or partner (where present) has more than a high school education, compared with a little more than one out of four near-poor households and one out of seven households that are not poor (exhibit 2-9).

Poor households are much less likely than a household that is not poor to include a respondent or a spouse or partner that has a bachelor's degree or higher level of education. But there are some poor households — one in six — that include a person who has attained a master's degree or doctorate.

Levels of educational attainment have decreased significantly for poor Jewish households since 2002. In 2011, a smaller percentage of poor households have a respondent or spouse or partner with a bachelor's degree than in 2002 (exhibit 2-10).

Exhibit 2-9: Educational Attainment by Poverty Status, Eight-County New York Area, 2011

Educational Attainment	Households							
	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
High School Diploma or Less	52,000	41%	17,600	27%	64,500	14%	6,900	32%
Some College or Associate's Degree	34,400	27%	18,300	28%	72,700	16%	6,600	31%
Bachelor's Degree	19,700	16%	14,600	22%	109,000	23%	4,300	20%
Master's Degree or Doctorate	20,900	16%	15,600	24%	223,600	48%	3,700	17%
Total	126,900	100%	66,100	100%	469,800	100%	21,500	100%

¹⁵ Exhibit 2-9 includes a household measure of educational attainment based on a survey question asked about respondents and spouses or partners. The assignment of a household to a level of educational attainment is based on the highest level achieved by either the respondent or a spouse or partner in the household.

**Exhibit 2-10: Change in Educational Attainment, Poor Jewish Households,
Eight-County New York Area, 2002–2011**

Educational Attainment	Percent		Change in Percent
	2002	2011	2002–2011
High School Diploma or Less	35%	41%	+6%
Some College or Associate's Degree	20%	27%	+7%
Bachelor's Degree	26%	16%	-10%
Master's Degree or Doctorate	19%	16%	-3%
Total	100%	100%	

Employment Status and Poverty¹⁶

There also is a very strong relationship between employment status and poverty.

In 2011, 71% of poor Jewish households include neither a respondent nor a spouse or partner (where one is present) who is employed full-time or self-employed (exhibit 2-11). In the case of near-poor households, the corresponding percentage is 43%; for households that are not poor, only 32% include neither a respondent nor a spouse or partner who is employed full-time or self-employed. Of not-poor households where neither the respondent nor a spouse is employed full-time or self-employed, the majority are retired.

While only 11% of poor households have a respondent and spouse who are working full-time or are self-employed, this percentage jumps to 36% for the near poor.

The employment–poverty relationship is quite different for those under 65 as compared with those ages 65 and over. Less than 10% of poor households with a respondent ages 65 and over have anyone working full-time (exhibit 2-12). Households with a respondent under 65 are more likely to have someone working full-time. Even for those under 65, more than half have no one in the household working full-time.

The largest change in this picture since 2002 is the near doubling of the percent of poor households with a respondent and spouse where only one is working full-time or is self-employed (see exhibit 2-13).

¹⁶ Exhibit 2-11 includes a household measure of employment that is a composite of the employment status of the respondent and spouse or partner (if any) in the household. "Not employed full-time nor self-employed" includes a respondent or spouse or partner who is employed part-time, retired, a student, with a disability and unable to work, unemployed, a homemaker, or other.

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Exhibit 2-11: Employment Status of Households, by Poverty Status,
Eight-County New York Area, 2011

Household Employment Status	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Respondent Only — employed full-time or self-employed*	8,000	6%	11,100	17%	94,800	20%	3,000	14%
Respondent and Spouse — both employed full-time or self-employed	6,400	5%	12,300	19%	119,500	25%	800	4%
Respondent and Spouse — only one employed full-time or self-employed	22,700	18%	14,400	22%	102,700	22%	4,400	20%
Respondent Only — not employed full-time nor self-employed*	60,300	47%	19,900	30%	105,300	22%	9,900	46%
Respondent and Spouse — neither employed full-time nor self-employed	31,500	24%	8,300	13%	49,100	10%	3,300	15%
Total	128,800	100%	66,100	100%	471,500	100%	21,500	100%

* No spouse or partner present.

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Exhibit 2-12: **Employment Status of Poor Jewish Households, by Age of Respondent, Eight-County New York Area, 2011**

Household Employment Status	Respondent Under 65		Respondent 65 or Over	
	Number	Percent	Number	Percent
Respondent Only — employed full-time or self-employed*	6,500	9%	1,400	3%
Respondent and Spouse — both employed full-time or self-employed	6,300	9%	100	<1%
Respondent and Spouse — only one employed full-time or self-employed	20,400	28%	2,300	4%
Respondent Only — not employed full-time nor self-employed*	28,800	39%	31,500	57%
Respondent and Spouse — neither employed full-time nor self-employed	11,700	16%	19,800	36%
Total	73,700	100%	55,100	100%

* No spouse or partner present.

Exhibit 2-13: **Change in Employment Status, Poor Jewish Households, Eight-County New York Area, 2002–2011**

Household Employment Status	2002	Percent	Change In Percent
		2011	2002–2011
Respondent Only — employed full-time or self-employed*	13%	6%	-7%
Respondent and Spouse — both employed full-time or self-employed	2%	5%	+3%
Respondent and Spouse — only one employed full-time or self-employed	10%	18%	+8%
Respondent Only — not employed full-time nor self-employed*	54%	47%	-7%
Respondent and Spouse — neither employed full-time nor self-employed	21%	24%	+3%
Total	100%	100%	

* No spouse or partner present.

Home Ownership and Poverty

Even in the context of a regional housing market that includes New York City, which has more rental units than ownership units, it is striking that most poor and near-poor Jewish households are renters. Most of those who are not poor are owners (exhibit 2-14).

For most people who own their own home, their house or apartment is their most important asset; but usually it is not their only asset. If more poor people owned their own home, it might suggest that they are not really poor.

In the past nine years, there has been a slight increase in the extent of home ownership among the poor (exhibit 2-15).

Exhibit 2-14: Home Ownership, by Poverty Status, Eight-County New York Area, 2011

	Households						Poverty Status	
	Poor		Near Poor		Not Poor		Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owners	25,900	20%	22,900	36%	303,100	67%	7,400	34%
Renters	103,000	80%	41,300	64%	149,600	33%	14,300	66%
Total	128,900	100%	64,200	100%	452,700	100%	21,800	100%

Exhibit 2-15: Change in Percent of Home Ownership, Poor Jewish Households, Eight-County New York Area, 2002–2011

	Percent		Change in Percent
	2002	2011	2002–2011
Owners	17%	20%	+3%
Renters	83%	80%	-3%
Total	100%	100%	

Place of Birth and Poverty

There does not appear to be a strong relationship between place of birth and poverty, though there is one striking exception (exhibit 2-16): respondents born in the former Soviet Union (FSU) are a much larger percentage of respondents in poor households (32%) than in near-poor households (20%). Only seven percent of respondents in households that are not poor were born in the FSU.¹⁷

There has been a decline in the percentage of respondents in poor households from the FSU, from 38% in 2002 to 32% in 2011 (exhibit 2-17).

Exhibit 2-16: Place of Birth of Respondents, by Poverty Status, Eight-County New York Area, 2011

Place of Birth	Respondents						Poverty Status	
	Number	Poor		Near Poor		Not Poor		Not Known
		Percent	Number	Percent	Number	Percent	Number	Percent
Eight-County New York Area	56,300	43%	34,400	52%	281,600	60%	12,100	55%
Other — United States	9,200	7%	6,400	10%	89,200	19%	2,900	13%
Former Soviet Union	42,200	32%	13,200	20%	33,700	7%	1,900	8%
Israel	4,200	3%	2,200	3%	12,300	2%	300	1%
Other — not United States	17,900	14%	9,800	15%	53,300	12%	4,600	21%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

¹⁷ "Place of birth" relates to respondents and is a different variable than that of "Russian-speaking households" used elsewhere in this report.

**Exhibit 2-17: Change in Place of Birth of Respondent by Poverty Status,
Eight-County New York Area, 2002–2011**

Place of Birth	Percent		Change in Percent
	2002	2011	2002–2011
Eight-County New York Area	39%	43%	+4%
Other — United States	5%	7%	+2%
Former Soviet Union	38%	32%	-6%
Israel	3%	3%	0
Other — not United States	14%	14%	0
Total	100%	100%	

Length of Residence and Poverty¹⁸

One might expect to find that New York City's most recent residents are strongly represented among the ranks of poor households, but this is clearly not the case; regardless of poverty status, relative newcomers — respondents who have been in the New York area for fewer than 10 years — account for 7% or 8% of respondents.

The percentage of respondents in poor households that have been in the New York area for 10 to 19 years (29%) is twice as high as the percentage for not-poor households (14%) arriving during the same period. The vast majority of poor respondents who are New York-area residents and who arrived 10 to 19 years ago arrived from the former Soviet Union. The percentage of poor New Yorkers (23%) that arrived 20 to 29 years ago is also higher than the percentage for not-poor New Yorkers (15%), reflecting the beginning of the in-migration of Jews from the FSU.

¹⁸ A question about length of residence in the New York area was not asked in 2002.

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Exhibit 2-18: Length of Residence of Respondents in the Eight-County New York Area, by Poverty Status, 2011

Years in New York Area	Respondents						Poverty Status Not Known	
	Poor		Near Poor		Not Poor		Number	Percent
	Number	Percent	Number	Percent	Number	Percent		
Fewer Than 10	9,400	8%	4,800	8%	28,800	7%	900	5%
10–19	32,600	29%	13,200	23%	56,100	14%	1,600	9%
20–29	26,700	23%	10,400	18%	58,700	15%	3,600	20%
30 or More	45,400	40%	28,700	50%	252,100	64%	11,700	66%
Total	114,200	100%	57,200	100%	395,700	100%	17,800	100%

Diversity and Poverty¹⁹

Biracial and nonwhite Jewish households are slightly more likely to be poor than near poor and slightly more likely to be near poor than not poor.

Exhibit 2-19: Biracial and Nonwhite Jewish Households, by Poverty Status, Eight-County New York Area, 2011

	Households						Poverty Status Not Known	
	Poor		Near Poor		Not Poor		Number	Percent
	Number	Percent	Number	Percent	Number	Percent		
White	108,000	83%	56,800	86%	424,900	89%	18,100	83%
Biracial or Nonwhite	21,900	17%	9,400	14%	51,600	11%	3,700	17%
Total	129,900	100%	66,200	100%	476,400	100%	21,800	100%

Poverty does not seem to relate to other subcommunities — Israelis, the Syrian population, and LGBT households — that are important contributors to the diversity of the New York Jewish community.

¹⁹ A question about race was not included in the 2002 study.

Religious Denomination and Poverty

The religious denomination of respondents does seem to relate to poverty, at least for some denominations (exhibit 2-20). Orthodox respondents are more highly represented among the poor and near poor than among those who are not poor.

- 28% of poor households are Orthodox.
- 24% of near-poor households are Orthodox.
- 15% of households that are not poor are Orthodox.

Respondents who profess Judaism as their religion but espouse no denomination are also more highly represented among the poor and near poor than among the not poor.

- 20% of poor households have no denomination.
- 14% of near-poor households have no denomination.
- 10% of households that are not poor have no denomination.

This latter pattern is strongly influenced by the presence of significant numbers of Russian-speaking poor households among those with no denomination.

Exhibit 2-20: Religious Denomination of Respondents in the Eight-County New York Area, by Poverty Status, 2011

Denomination	Respondents						Poverty Status	
	Poor		Near Poor		Not Poor		Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Orthodox	35,800	28%	15,900	24%	71,000	15%	6,400	29%
Conservative	14,300	11%	11,400	17%	96,100	20%	6,000	28%
Reform	14,700	11%	9,700	15%	123,800	26%	3,000	14%
Other Denominations*	11,200	9%	7,200	11%	36,900	8%	1,300	6%
No Denomination	26,200	20%	9,100	14%	47,400	10%	1,800	9%
No Religion	18,200	14%	6,900	10%	58,800	12%	2,200	10%
Respondent Not Jewish	9,500	7%	6,000	9%	42,400	9%	1,000	5%
Total	129,900	100%	66,159	100%	476,400	100%	21,800	100%

* Includes such infrequent responses as "Reconstructionist."

Upon closer examination, the high percentage of Orthodox among poor households compared with near-poor and not-poor households is strongly influenced by the very high level of poverty within one type of Orthodox household.²⁰ Of the three types of Orthodox households identified in the New York study, only Hasidic households are more highly represented among poor and near-poor households than among households that are not poor.²¹

Exhibit 2-21: Orthodox Respondents, by Type of Orthodox Respondent and Poverty Status, Eight-County New York Area, 2011

	Poor		Near Poor		Not Poor		Poverty Status Not Known	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Modern Orthodox	5,000	14%	3,400	22%	33,200	47%	3,400	53%
Hasidic	22,300	63%	8,900	58%	16,200	23%	2,000	31%
Yeshivish	4,700	13%	2,700	17%	15,100	22%	800	12%
Other	3,300	10%	500	3%	5,700	8%	200	4%
Total	35,300	100%	15,500	100%	70,300	100%	6,400	100%

Concluding Comment

It is clear from the preceding analysis that poor households, near-poor households, and households that are not poor are quite different.

Some social characteristics are more prevalent among poor households than among not-poor households, with poor households more likely to be:

- Households with children under 18 years old.
- Households with seniors ages 65 and over.
- Divorced, separated, or widowed.
- Large households of seven or more people.
- Single-person households.

²⁰ Information about different types of Orthodox respondents was not available in 2002.

²¹ For a discussion of the three types of Orthodox Jews identified in the study, see: UJA-Federation of New York, 2012, "Chapter 7: Diverse Jewish Communities," in *Jewish Community Study of New York: 2011 Comprehensive Report*, 213-215. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/196902>.

CHAPTER 2 | SOCIAL CHARACTERISTICS AND POVERTY

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- Households where no one has more than a high school diploma.
- Households where neither the respondent nor a spouse is working full-time.
- Renters.
- Households that include a respondent who is an immigrant from the former Soviet Union.
- Households that include a respondent who has lived in New York for 10 to 29 years.
- Orthodox — especially Hasidic — households.
- Households with no religious denomination.

Some social characteristics are more prevalent among near-poor households than among not-poor households, with near-poor households more likely to be:

- Households with children under 18 years old.
- Households with young adults ages 18 to 34.
- Divorced, separated, or widowed.
- Four- to six-person households.
- Households where no one has more than some college or an associate's degree.
- Households where neither the respondent nor a spouse is working full-time.
- Renters.
- Households that include a respondent who is an immigrant from the former Soviet Union.
- Orthodox — especially Hasidic — households.

Since 2002, there have been a number of significant changes in the profile of poor Jewish households.

- While both ends of the age spectrum remain associated with poverty, the relative position of children and older adults has been reversed: children now account for the larger share of the people in poor Jewish households by age.
- The past nine years has seen a doubling of the percent of poor households containing five or more people, from 9% in 2002 to 18% in 2011.
- Low educational attainment has increased significantly for poor Jewish households since 2002.
- The percent of poor households where only the respondent or a spouse is working full-time has nearly doubled.
- There has been a decline in the percentage of respondents in poor households from the former Soviet Union, from 38% in 2002 to 32% in 2011.

CHAPTER 3 | GROUPS IN POVERTY

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The preceding chapter makes it clear that Jewish poverty in the eight-county New York area is nearly as diverse as the Jewish community itself. There are many dimensions of poverty — age, household size, education, religious denomination, and more. In this chapter, the focus moves beyond the many separate dimensions of poverty to answer: Who are the poorest Jews in the New York area? And which groups are most likely to be near poor?²²

Who are the poorest Jews? There are two ways to answer this question:

- The groups with the largest number of poor Jewish households — that is, the groups that together include the vast majority of poor New York households.
- The groups with the highest *incidence* of poverty — that is, groups where the highest percentage of its members are poor.

The same two perspectives apply to near-poor households.

The Largest Groups in Poverty

There are seven mutually exclusive groups of Jewish households that together account for 90% of the Jewish poverty in the New York area.

²² A slightly different version of this analysis appears in *Jewish Community Study of New York: 2011 Comprehensive Report*, in which the analysis uses “people in poor Jewish households” as the primary unit of analysis; this report’s analysis uses “poor Jewish households.” See: UJA-Federation of New York. 2012. “Chapter 3: People in Need and Access to Support,” in *Jewish Community Study of New York: 2011 Comprehensive Report*, 90–95. New York: UJA-Federation of New York. Available as PDF at <http://www.ujafedny.org/get/495850>.

Exhibit 3-1: Number and Percent of Poor Jewish Households by Household Type, Eight-County New York Area, 2011

Type of Household	Number	Percent
Russian-Speaking Senior Households	33,900	26%
Hasidic Households	22,300	17%
Senior Households — not Russian-speaking	20,200	16%
Unemployed or Underemployed Households	17,200	13%
Russian-Speaking Households — no seniors	10,900	8%
Households That Include a Person With a Disability	9,800	8%
Single-Parent Households	2,200	2%
Subtotal	116,500	90%
Other — unclassified	13,400	10%
Total Poor Jewish Households	129,900	100%

1. Russian-Speaking Senior Households — 33,900 Households; 26% of Poor Jewish Households

The group with the largest number of poor Jewish households is Russian-speaking households with at least one senior age 65 and over.²³ Older Jews in the former Soviet Union (FSU) are among the poorest Jews in the world. It is no surprise that so many older Jews from the FSU are poor — many came to the United States with no resources; could not find employment because of age, language, or health issues; and were therefore ineligible for Social Security. Of the respondents in this group, nearly half live alone.

Exhibit 3-2: Poor Jewish Senior Households Receiving Social Security, Russian-Speaking and Not Russian-Speaking, Eight-County New York Area, 2011

	Poor Russian-Speaking Senior Households		Poor Senior Households Not Russian-Speaking		Total	
	Number	Percent	Number	Percent	Number	Percent
Receives Social Security	8,200	26%	16,200	92%	24,400	49%
Does Not Receive Social Security	23,600	74%	1,400	8%	25,000	51%
Total	31,800	100%	17,600	100%	49,300	100%

²³ Included in "Hasidic households" are some 300 Hasidic, poor senior Russian-speaking households.

2. Hasidic Households — 22,300 Households; 17% of Poor Jewish Households

The second largest group comprises Hasidic households. Only 3% of the households included in this group are Russian-speaking (and are not included in either the group of Russian-speaking senior households or the group of Russian-speaking households without seniors). Less than 5% of these households include seniors (and are not included in the senior households, not Russian-speaking group). While there is a strong association between poverty and household size in the Hasidic community, only about half of the poor Hasidic households are large families of six or more people. There are poor Hasidic households of every household size except one-person households, of which there are few in the Hasidic community. Of course, from the vantage point of the number of people affected by poverty, large poor households affect many more poor people than do small households.

Nearly three-quarters of poor Hasidic households have at least one person who is employed full-time or is self-employed (exhibit 3-3). But Hasidic households have very low levels of secular education. In 62% of Hasidic households, neither the respondent nor his or her spouse has more than a high school diploma (exhibit 3-4).

**Exhibit 3-3: Poor Hasidic Households by Employment Status,
Eight-County New York Area, 2011**

Household Employment Status	Number	Percent
Respondent Only — employed full-time or self-employed	900	4%
Respondent and Spouse — both employed full-time or self-employed	2,500	12%
Respondent and Spouse — only one employed full-time or self-employed	12,200	57%
Respondent Only — not employed full-time nor self-employed	500	2%
Respondent and Spouse — neither employed full-time or self-employed	5,400	25%
Total	21,500	100%

**Exhibit 3-4: Poor Hasidic Households by Educational Attainment,
Eight-County New York Area, 2011**

Highest Degree Earned in Household (respondent or spouse)	Number	Percent
High School Diploma or Less	13,000	62%
Some College or Associate's Degree	5,000	24%
Bachelor's Degree	1,800	9%
Master's Degree or Doctorate	1,200	6%
Total	21,100	100%

3. Senior Households, Not Russian-Speaking — 20,200 Households; 16% of Poor Jewish Households

The third group includes households with one or more seniors ages 65 and over who are neither Russian speakers nor Hasidic. About two-thirds live alone; of those who live alone, three out of five are women and three out of four are ages 75 and over.

4. Unemployed or Underemployed Households — 17,200 Households; 13% of Poor Jewish Households

The fourth-largest group of poor households consists of households where neither the respondent nor a spouse or partner, if present, is employed full-time or self-employed. More than two-thirds are households where neither the respondent nor a spouse or partner has more than a high school diploma, some college, or an associate's degree. This category excludes Russian-speaking households, Hasidic households, seniors, and households that include a person with a disability.

5. Russian-Speaking Households, No Seniors — 10,900 households; 8% of Poor Jewish Households

The fifth group consists of Russian-speaking households in which no seniors are present.²⁴ Unlike poor Hasidic households, where most households have at least one person employed full-time or self-employed, more than half of the households in this group are households where neither the respondent nor a spouse or partner is employed full-time or self-employed. About a quarter have a respondent and a spouse who are both employed full-time or self-employed; another 20% have either a respondent or a spouse who is self-employed or working full-time.

Poor Russian-speaking households have much higher levels of secular education than poor Hasidic households: 43% of poor Russian-speaking households have a respondent or spouse with at least a bachelor's degree, compared with only 15% of poor Hasidic households.

²⁴ Fewer than 100 poor Russian-speaking, not-senior Hasidic households are included in the "Hasidic households" group.

Compared with Russian-speaking households that are not poor, respondents in poor Russian-speaking households are much more likely to be ages 55 to 64 — 46% of the poor, compared with only 22% of Russian-speaking households that are not poor.

6. Households That Include a Person With a Disability Who is Unable to Work — 9,800 Households; 8% of Poor Jewish Households

These 9,800 households include a respondent, spouse or partner (where present), or both who are unable to work because of a disability. An additional 5,600 households include a person with a disability who is unable to work and is included in one of the other groups — Russian speakers, Hasidic, or a senior age 65 or over.

7. Single-Parent Households — 2,200 Households; 2% of Poor Jewish Households

Single-parent households are households with one or more children ages 17 or younger and an adult who is not married or partnered — not including Russian speakers, Hasidic households, or households that include a respondent with a disability. About 1,200 single parents have a disability and an additional 1,200 are Russian speakers or Hasidic.

The 116,500 households in these seven groups account for 90% of the poor Jewish households in the New York area. Another 13,400 households (10%) have not been identified with any particular poverty-related characteristic.

Groups With the Highest Incidence of Poverty

A group can account for a great deal of the Jewish poverty in the New York area while at the same time contain a majority of members that are not poor, if that group as a whole is sufficiently large.

Of the seven groups accounting for the vast majority of Jewish poverty, Russian-speaking senior households, households that include a person with a disability, non-Russian-speaking senior households, and Hasidic households have the highest poverty incidence.

- More than two-thirds of Russian-speaking households that include an adult ages 65 and over are poor. This is by far the highest poverty incidence of any group in the New York area (though poverty was even higher in 2002).
- The incidence of poverty among households where the respondent, a spouse or partner, or both are unable to work because of a disability is extraordinarily high — 54% of such households are poor.
- The third-highest incidence of poverty occurs among Hasidic households, where nearly half of these households are poor. Focusing on households with six or more people, the incidence of Hasidic poverty soars to 64%.

- Poverty is fourth highest among households where neither the respondent nor a spouse or partner, if present, is employed full-time or is self-employed — 20% of these households are poor.
- The association of poverty with the former Soviet Union is less strong for households without an older adult age 65 and over. The rate of poverty among these households is also 20%.
- Single-parent households (excluding Hasidic and Russian-speaking households and households that include a person with a disability) have a poverty rate of 14%.
- The large number of poor seniors who are not Russian speakers is accompanied by a relatively low incidence of poverty. Only 10% of the households in this category are poor.

The 13,400 poor households that have not been identified with any particular dimension of poverty represent a 6% incidence of poverty among the remaining households in the New York area.

Exhibit 3-5: Poor Jewish Households as a Percent of All Households of Each Household Type, Eight-County New York Area, 2011

Type of Household	Jewish Households	Poor Jewish Households	Poor Jewish Households as a Percent of Jewish Households
Russian-Speaking Senior Households	47,200	33,900	72%
Households That Include a Person With a Disability	18,300	9,800	54%
Hasidic Households	49,400	22,300	45%
Unemployed or Underemployed Households	85,300	17,200	20%
Russian-Speaking Households — no seniors	54,900	10,900	20%
Single-Parent Households	16,100	2,200	14%
Senior Households — not Russian-speaking	200,500	20,200	10%
Subtotal	471,700	116,500	25%
Other — unclassified	222,500	13,400	6%
Total Jewish Households	694,200	129,900	19%

Largest Groups of the Near Poor

The seven groups that account for most of the Jewish poverty in the New York area are also the groups that include most of the near-poor households (exhibit 3-6):

- Senior households that are not Russian-speaking.
- Russian-speaking households, no seniors.
- Hasidic households.
- Unemployed or underemployed households.
- Single-parent households.
- Senior Russian-speaking households.
- Households that include a person with a disability.

An eighth group of the near poor includes households in which neither the respondent nor a spouse has a bachelor's degree but at least one is working full-time or is self-employed.²⁵

Of the near-poor households, 8% do not fit into any particular identifiable group.

Exhibit 3-6: Number and Percent of Near-Poor Jewish Households by Household Type, Eight-County New York Area, 2011

Type of Household	Number	Percent
Senior Households — not Russian-Speaking	15,200	23%
Russian-Speaking Households — no seniors	10,400	16%
Hasidic Households	8,900	13%
Unemployed or Underemployed Households	8,500	13%
Households Where Neither Spouse nor Respondent Has a Bachelor's Degree (not underemployed or unemployed)	8,300	13%
Single-Parent Households	3,900	6%
Russian-Speaking Senior Households	3,200	5%
Households That Include a Person With a Disability	2,400	4%
Subtotal	60,800	92%
Other — unclassified	5,400	8%
Total Near-Poor Jewish Households	66,200	100%

²⁵ Does not include Russian, Hasidic, or senior households.

The Near Poor: Groups With the Highest Incidence

The incidence of near poverty is much lower in general than the incidence of poverty. For the near poor, no group has an incidence that is higher than 24%; for the poor, the incidence of poverty reaches 72% in the case of Russian-speaking seniors.

Senior households that do not include a Russian speaker have the largest number of near-poor members of any of these groups but a low incidence (8%) of near poverty.

Exhibit 3-7: Number and Percent of Jewish Households That Are Near Poor, by Household Type, Eight-County New York Area, 2011

Type of Household	Jewish Households	Near-Poor Jewish Households	Near-Poor Jewish Households as a Percent of Jewish Households
Single-Parent Households	16,100	3,900	24%
Russian-Speaking Households — no seniors	54,900	10,400	19%
Hasidic Households	49,400	8,900	18%
Households Where Neither Spouse nor Respondent Has a Bachelor's Degree (not underemployed or unemployed)	54,900	8,300	15%
Households That Include a Person With a Disability	18,300	2,400	13%
Unemployed or Underemployed Households	85,300	8,500	10%
Senior Households — not Russian-speaking	200,500	15,200	8%
Russian-Speaking Senior Households	47,200	3,200	7%
Subtotal	526,600	60,800	12%
Other — unclassified	167,200	5,400	3%
Total Jewish Households	694,200	66,200	10%

Concluding Comment

If chapter two is about characteristics examined one at a time, chapter three is about real, multidimensional households that bear the brunt of poverty in the Jewish community.

At the top of the list are poor Russian-speaking senior households, which account for the largest share of Jewish poverty of any group and have the highest poverty incidence of any group. In every sense, the public and Jewish communal safety net is the first and only line of defense against the effects of being poor and growing older at the same time for this group.

Poor Hasidic households — many with six or more people — have the second-highest number of poor of any group and the third-highest incidence of poverty. The *Haredi* world in which they live has a vast array of formal and informal services, including a broad range of *g'machs*, or free-loan societies; mutual-help arrangements; and support groups. In some households, studying is a higher priority for men than working because they believe they are serving a higher cause by doing so.

Of particular concern are the large numbers of unemployed or underemployed households and the large number of senior households that are not Russian-speaking. Also a serious concern is the high incidence of poverty for households that include one or more people with a disability who are unable to work.

While there are many fewer near-poor Jewish households than poor Jewish households, it is clear that the interrelated problems of low levels of secular education and unemployment and underemployment affect thousands of near-poor Jewish households.

To better understand the types of assistance and support poor Jewish households need, it is helpful to understand the current use of public benefits and human services provided by the government and the nonprofit sector. These topics are examined in the next two chapters.

